

Table I.A.2.b(1998) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	49.2%	72.7%	58.2%	45.7%	28.8%	13.4%	66.4%	21.5%
Industry group **								
Agric., fish., forest.	73.0%	79.5%	65.8%	58.5%	--	--	76.6%	40.3%
Mining	44.6%	60.0%	64.7%	30.1%*	--	--	62.3%	33.0%
Construction	64.4%	67.5%	65.3%	54.2%	--	--	65.6%	52.8%
Manufacturing	45.5%	68.1%	49.5%	41.2%	--	--	56.3%	29.4%
Transp., commu., util.	50.7%	71.1%	68.1%	39.9%	--	--	66.1%	37.4%
Wholesale trade	53.5%	76.1%	57.6%	49.6%	--	--	67.8%	27.3%
Retail Trade	30.4%	62.9%	53.8%	35.3%	--	--	56.3%	11.0%
Fin., ins., real est.	41.6%	75.3%	68.1%	56.1%	--	--	72.6%	16.2%
Services	58.4%	75.8%	58.0%	49.3%	--	--	69.7%	28.1%
Unknown	68.8%*	68.8%*	--	--	--	--	68.8%*	--
Ownership								
For profit, incorporated	45.7%	71.9%	56.2%	43.2%	--	--	64.3%	19.7%
For profit, unincorporated	65.1%	71.4%	63.5%	48.0%	--	--	69.5%	31.2%
Nonprofit	63.1%	79.0%	66.9%	57.5%	--	--	73.3%	41.1%
Unknown	10.2%	100.0%*	--	27.6%*	--	--	53.6%*	9.8%
Age of firm								
Less than 5 years	59.2%	69.6%	45.2%	44.5%	--	--	63.5%	21.9%
5-9 years	60.6%	70.6%	58.0%	38.1%	--	--	65.4%	27.1%
10-19 years	60.7%	73.2%	60.1%	46.0%	--	--	67.7%	30.2%
20 or more years	50.3%	74.9%	60.2%	48.4%	--	--	67.0%	26.5%
Unknown	13.4%	70.9%*	55.1%*	28.1%	--	--	58.1%	12.6%
Multi/single status								
2 or more locations	24.4%	45.6%	56.2%	43.8%	--	--	50.9%	19.8%
1 location only	66.6%	73.3%	58.6%	47.5%	--	--	68.1%	40.2%
Percent full-time employees								
Less than 25%	52.7%	68.2%	70.0%	48.0%	--	--	65.0%	29.2%
25-49 %	40.3%	71.2%	58.8%	38.3%	--	--	64.5%	12.0%
50-74 %	47.4%	69.0%	53.8%	40.0%	--	--	63.5%	16.9%
75% or more	50.2%	73.8%	58.5%	46.9%	--	--	67.1%	22.9%
Union presence								
No union employees	50.8%	72.4%	57.8%	44.4%	--	--	66.1%	20.2%
Has union employees	48.2%	77.6%	75.1%	62.6%	--	--	75.5%	36.1%
Unknown	26.4%	78.1%	40.7%	56.4%	--	--	65.6%	14.0%
Percent low wage employees **								
50% or more low wage	46.0%	73.1%	56.1%	34.9%	--	--	63.8%	19.1%
Less than 50% low wage	57.2%	72.7%	58.2%	47.2%	--	--	66.6%	29.9%
Unknown	16.4%	71.5%	61.5%	42.6%	--	--	67.2%	12.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.b(1998) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.61%	0.94%	1.23%	0.50%	0.86%	0.80%	0.76%	0.58%
Industry group **								
Agric., fish., forest.	3.07%	5.48%	11.17%	8.81%	--	--	3.20%	6.90%
Mining	6.08%	15.46%	16.17%	11.79% *	--	--	12.73%	8.41%
Construction	1.88%	2.78%	3.19%	4.28%	--	--	2.06%	4.15%
Manufacturing	2.00%	4.44%	4.30%	2.05%	--	--	2.96%	1.47%
Transp., commu., util.	2.81%	2.44%	5.79%	7.01%	--	--	2.92%	4.64%
Wholesale trade	2.10%	1.49%	3.90%	3.85%	--	--	1.80%	2.99%
Retail Trade	0.83%	3.39%	2.98%	2.58%	--	--	1.84%	0.57%
Fin., ins., real est.	1.36%	2.87%	4.24%	5.56%	--	--	1.86%	1.79%
Services	1.06%	1.02%	1.70%	2.20%	--	--	1.04%	1.37%
Unknown	21.02% *	21.02% *	--	--	--	--	21.02% *	--
Ownership								
For profit, incorporated	0.62%	1.42%	1.77%	0.60%	--	--	0.93%	0.67%
For profit, unincorporated	1.76%	1.75%	4.59%	3.86%	--	--	1.77%	3.31%
Nonprofit	1.22%	1.79%	3.31%	2.35%	--	--	1.28%	2.14%
Unknown	1.45%	31.62% *	--	14.54% *	--	--	17.65% *	1.34%
Age of firm								
Less than 5 years	1.98%	2.42%	3.56%	2.77%	--	--	2.25%	3.41%
5-9 years	1.32%	1.44%	2.84%	2.56%	--	--	1.39%	1.48%
10-19 years	1.15%	1.61%	2.05%	1.87%	--	--	1.33%	1.65%
20 or more years	0.97%	1.52%	1.98%	0.85%	--	--	0.94%	0.95%
Unknown	0.92%	21.57% *	16.59% *	4.79%	--	--	10.15%	0.83%
Multi/single status								
2 or more locations	0.60%	6.76%	3.22%	1.42%	--	--	2.22%	0.68%
1 location only	0.82%	0.90%	1.31%	1.24%	--	--	0.87%	1.15%
Percent full-time employees								
Less than 25%	3.08%	5.85%	5.07%	5.01%	--	--	4.15%	2.65%
25-49 %	1.91%	3.39%	5.18%	5.35%	--	--	2.33%	1.25%
50-74 %	1.25%	1.95%	3.05%	3.56%	--	--	1.45%	1.72%
75% or more	0.79%	1.25%	1.59%	1.02%	--	--	1.09%	0.70%
Union presence								
No union employees	0.71%	1.03%	1.22%	0.58%	--	--	0.81%	0.60%
Has union employees	1.70%	5.86%	5.59%	3.97%	--	--	3.30%	2.09%
Unknown	2.62%	5.95%	5.73%	6.97%	--	--	4.52%	1.82%
Percent low wage employees **								
50% or more low wage	1.17%	2.49%	5.48%	2.46%	--	--	2.10%	2.09%
Less than 50% low wage	0.68%	0.93%	1.27%	0.74%	--	--	0.76%	0.96%
Unknown	0.73%	5.76%	9.44%	6.06%	--	--	4.92%	0.61%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 Medical Expenditure Panel Survey-Insurance Component.

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